

United States Bankruptcy Court
Eastern District of Virginia

In re **Robert J. Hanratta,**
Kerry F. Hanratta

Case No. 11-33907-DOT

Debtors

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	4,977,100.00		
B - Personal Property	Yes	5	90,455.94		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	4		5,483,128.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		15,948,568.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			768.97
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,943.00
Total Number of Sheets of ALL Schedules		31			
		Total Assets	5,067,555.94		
			Total Liabilities	21,431,696.00	

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Robert J. Hanratta,
Kerry F. Hanratta**

Case No. 11-33907-DOT

Debtors

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)
[Individual Debtors Only]**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1.449.9MM; Zillow.com value: \$1.571MM); property has been listed within the last 6 months prepetition for \$1.595MM	Fee simple; tenancy by the entireties	J	1,449,900.00	1,850,600.00
Real property and improvements located thereon at 9427 Old Oregon Inlet Road, Nags Head, NC (tax assessed value is \$4,415,600.00; Zillow.com value: \$2,932,200) (rental property)--property was sold for \$1,339,000.00 at foreclosure sale on 6/13/11 which was later set aside because of debtors' bankruptcy filing	Fee simple; tenancy by the entireties	J	2,932,200.00	2,822,000.00
Real property and improvements located thereon at 1800 A-1 St. David, Kill Devil Hills, NC (tax assessed value is \$337,000; Zillow.com value: \$(unavailable) (rental property) --- based upon their information and belief about the current market conditions in the Nags Head area and knowledge of comparable sales, debtors don't believe the fair market value of the property exceeds \$250K		J	250,000.00	307,000.00
Real property and improvements located thereon at 7335 Cornus Ave., Chesterfield, VA (tax assessed value is \$292.4K; Zillow.com value: \$237,300.00) (rental property); property was recently listed for \$249,950.00 (debtors received a short sale purchase offer for \$240,000 in May of 2011)	Fee simple; Tenancy by the Entireties	J	240,000.00	293,958.00
Unimproved real property located at 3310 Scarlet Oaks, Powhatan, VA (tax assessed value is \$136.7K); property has been listed for sale for over 1 year prepetition; current asking price is \$139K (reduced from \$149K). Asking price was reduced to current amount in April of 2011 and there have been no offers or expressions of interest	Fee simple; Tenancy by the Entireties	J	Unknown	102,570.00
Sub-Total >			4,872,100.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re **Robert J. Hanratta,**
 Kerry F. Hanratta

Case No. 11-33907-DOT

SCHEDULE A. REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Unimproved real property located in Tucker Co., WV (Timberline Ski Resort); Lot No. 48, Winterset		J	105,000.00	107,000.00
Property had been listed prepetition for \$118K and debtors received no offers; tax assessed value is \$63K (jurisdiction in which property is located assesses at 60% of FMV)				

Sheet 1 of 1 continuation sheets attached
to the Schedule of Real Property

Sub-Total > 105,000.00 (Total of this page)

Total > **4,977,100.00**

(Report also on Summary of Schedules)

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		cash (nominal)(less than \$100)	-	Unknown
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wachovia checking and/or savings account proceeds as of petition date Balance as of petition date (6/12/11) was negative \$74.95 Essex Bank checking and/or savings account proceeds on petition date balance as of petition date (6/12/11) was \$18.44 BB&T checking and/or savings account proceeds as of petition date statement shows available balance as of petition date (6/12/11) was \$1,159.46, however, ledger balance (which reflects checks delivered prepetition which were honored postpetition) was negative \$249.56 (\$1,409.00 in checks delivered prepetition and which cleared postpetition)	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		household furniture (comprised of 3 BR, living room, dining room, great room, kitchen, laundry, and patio furniture), appliances, and home electronics (in possession of wife) household furniture, appliances, and home electronics (in possession of husband)	J	6,440.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books and artwork	J	2,500.00
6. Wearing apparel.		man's wearing apparel	J	1,400.00
				Sub-Total >
				(Total of this page)
				10,458.44

4 continuation sheets attached to the Schedule of Personal Property

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE B. PERSONAL PROPERTY**
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		woman's wearing apparel	J	250.00
		man's watch	H	25.00
7. Furs and jewelry.		miscellaneous pieces of woman's costume jewelry	J	1,000.00
		woman's wedding/engagement rings	W	1,000.00
		man's wedding band	H	50.00
8. Firearms and sports, photographic, and other hobby equipment.		scuba gear (\$600); firearms (\$800.00)	H	1,400.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		homeowner's ins. policy through USAA	J	0.00
		automobile ins. policy through Progressive	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).		Virginia Prepaid Education plan/account for daughter, Robin (\$22,400); and Virginia Prepaid Educ. plan/account for son, Matthew (\$17,100)	J	39,500.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		1 share of stock in Trans Community Bank (holding co. for Essex Bank) --- this share may be subject to a lien in favor of Essex Bank	J	3,000.00
		interest in Guide Group, LLC	H	Unknown
		70% interest in Aaron Construction Co., Inc. (balance of stock owned by Matthew Hanratta)	H	0.00
		50% ownership interest in Elite Kitchen Designs, LLC	H	0.00
		interest in Hanratta Investments, Inc. (upon information and belief, this entity was wound down at some point prepetition)	J	0.00
Sub-Total > (Total of this page)				46,225.00

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		membership interest in Newline, LLC (upon information and belief, this entity was wound down at some point prepetition)	J	0.00
14. Interests in partnerships or joint ventures. Itemize.		membership interest in CCBBR, LLC	H	0.00
		membership interest in ABKDH, LLC (ABKDH's primary asset is a 50% interest in Bermuda Bay, LLC, which is a debtor in a pending chapter 11 bankruptcy case)	H	0.00
		membership interest in BBMH, LLC	H	0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		anticipated federal and state income tax refunds or tax attributes	J	0.00
		possible claim to security deposits held by debtors' rental agent, Carolina Designs Realty ("CDR"), for rental property located at 9427 Old Oregon Inlet Rd., Nags Head, NC. Upon information and belief, deposits for summer rentals total approximately \$50K+. Rental deposits may be subject to claims by holder of deed of trust lien against the property under assignment of rents clause or otherwise and may also be subject to claims of setoff by CDR. Upon information and belief, CDR may have also returned some deposits to prospective renters upon receipt of notice of foreclosure action by lender.	J	Unknown
		rents due on 9427 Old Oregon Inlet Rd., Nags Head, NC ---- may be subject to assignment of rents clause in favor of lender secured by deed of trust against the property and/or claims of setoff by CDR (see entry re security deposits, above)	J	Unknown
Sub-Total > (Total of this page)				0.00

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 BMW X5 automobile with 100K+ miles (current estimated value is based upon Kelley Blue Book trade value for good condition; retail for excellent condition per same source approximately 16K)	J	12,500.00
		Debtor's interest in 2004 Lexus LX 470 automobile with 200K miles (current estimated value is based upon 1/2 the Kelley Blue Book trade value for fair condition -- \$12,775.00; retail for excellent condition per same source approximately 22,800). Joint owner is Aaron Construction, Inc.	H	6,387.50
				Sub-Total > (Total of this page)
				18,887.50

Sheet 3 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2006 Hyundai Santa Fe automobile with 100,850 miles (current estimated value is based upon Kelley Blue Book trade value for good condition; retail for excellent condition per same source approximately \$12,150.00).	H	9,175.00
		1997 GMC Sierra pick-up with approximately 167K mi. Used as farm vehicle. Vehicle is officially titled to debtor's son, however son tendered title certificate to debtor, Robert Hanratta, who currently holds title certificate.	H	2,900.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		office furniture and equipment used in business	J	765.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		household pets (dog and cat)	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		manure spreader; bush hog; 2006 tractor; lawn mower	J	2,000.00
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		property acquired within 180 days of filing bankruptcy through gift, inheritance, devise, life insurance proceeds, or property settlement agreement or court order pursuant to a divorce or separation	-	0.00
		prepetition wages payable postpetition	J	Unknown
		any recoveries of prepetition or postpetition involuntary transfers effected by attachment and/or payment of judgments or other claims	J	Unknown
		Health Savings Account (through Merrill Lynch)	H	45.00
				Sub-Total >
				14,885.00
				(Total of this page)
				Total >
				90,455.94

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1,449.9MM; Zillow.com value: \$1,571MM); property has been listed within the last 6 months prepetition for \$1,595MM	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688 Va. Code Ann. § 55-20.2; Va. Code Ann. § 55-37	1.00 100%	1,449,900.00
Real property and improvements located thereon at 9427 Old Oregon Inlet Road, Nags Head, NC (tax assessed value is \$4,415,600.00; Zillow.com value: \$2,932,200) (rental property)--property was sold for \$1,339,000.00 at foreclosure sale on 6/13/11 which was later set aside because of debtors' bankruptcy filing	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00 100%	2,932,200.00
Real property and improvements located thereon at 1800 A-1 St. David, Kill Devil Hills, NC (tax assessed value is \$337,000; Zillow.com value: \$(unavailable) (rental property) --- based upon their information and belief about the current market conditions in the Nags Head area and knowledge of comparable sales, debtors don't believe the fair market value of the property exceeds \$250K	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00 100%	250,000.00
Real property and improvements located thereon at 7335 Cornus Ave., Chesterfield, VA (tax assessed value is \$292.4K; Zillow.com value: \$237,300.00)(rental property); property was recently listed for \$249,950.00 (debtors received a short sale purchase offer for \$240,000 in May of 2011)	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00 100%	240,000.00
Unimproved real property located at 3310 Scarlet Oaks, Powhatan, VA (tax assessed value is \$136.7K); property has been listed for sale for over 1 year prepetition; current asking price is \$139K (reduced from \$149K). Asking price was reduced to current amount in April of 2011 and there have been no offers or expressions of interest	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00 100%	Unknown
Unimproved real property located in Tucker Co., WV (Timberline Ski Resort); Lot No. 48, Winterset	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00 100%	105,000.00
Property had been listed prepetition for \$118K and debtors received no offers; tax assessed value is \$63K (jurisdiction in which property is located assesses at 60% of FMV)			

In re

**Robert J. Hanratta,
Kerry F. Hanratta**Case No. 11-33907-DOT

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand cash (nominal)(less than \$100)	Va. Code Ann. § 34-4	1.00	Unknown
Checking, Savings, or Other Financial Accounts, Certificates of Deposit Wachovia checking and/or savings account proceeds as of petition date	Va. Code Ann. § 34-4	1.00	0.00
Balance as of petition date (6/12/11) was negative \$74.95			
Essex Bank checking and/or savings account proceeds on petition date	Va. Code Ann. § 34-4	1.00	18.44
balance as of petition date (6/12/11) was \$18.44			
BB&T checking and/or savings account proceeds as of petition date	Va. Code Ann. § 34-4	1.00	0.00
statement shows available balance as of petition date (6/12/11) was \$1,159.46, however, ledger balance (which reflects checks delivered prepetition which were honored postpetition) was negative \$249.56 (\$1,409.00 in checks delivered prepetition and which cleared postpetition)			
Household Goods and Furnishings household furniture (comprised of 3 BR, living room, dining room, great room, kitchen, laundry, and patio furniture), appliances, and home electronics (in possession of wife)	Va. Code Ann. § 34-26(4a) Va. Code Ann. § 34-4	6,440.00 1.00	6,440.00
household furniture, appliances, and home electronics (in possession of husband)	Va. Code Ann. § 34-26(4a) Va. Code Ann. § 34-4	2,500.00 1.00	2,500.00
Books, Pictures and Other Art Objects; Collectibles books and artwork	Va. Code Ann. § 34-4	1.00	1,400.00
Wearing Apparel man's wearing apparel	Va. Code Ann. § 34-26(4) Va. Code Ann. § 34-4	100.00 1.00	100.00
woman's wearing apparel	Va. Code Ann. § 34-26(4) Va. Code Ann. § 34-4	250.00 1.00	250.00
man's watch	Va. Code Ann. § 34-26(4) Va. Code Ann. § 34-4	25.00 1.00	25.00
Furs and Jewelry miscellaneous pieces of woman's costume jewelry	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(4)	1.00 750.00	1,000.00
woman's wedding/engagement rings	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(1a)	1.00 100%	1,000.00

Sheet 1 of 4 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
man's wedding band	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(1a)	1.00 100%	50.00
Firearms and Sports, Photographic and Other Hobby Equipment scuba gear (\$600); firearms (\$800.00)	Va. Code Ann. § 34-4	1.00	1,400.00
Interests in Insurance Policies homeowner's ins. policy through USAA	Va. Code Ann. § 34-4	1.00	0.00
automobile ins. policy through Progressive	Va. Code Ann. § 34-4	1.00	0.00
Interests in an Education IRA or under a Qualified State Tuition Plan Virginia Prepaid Education plan/account for daughter, Robin (\$22,400); and Virginia Prepaid Educ. plan/account for son, Matthew (\$17,100)	Va. Code Ann. § 34-4 Va. Code Ann. § 23-38.81	1.00 100%	39,500.00
Stock and Interests in Businesses 1 share of stock in Trans Community Bank (holding co. for Essex Bank) --- this share may be subject to a lien in favor of Essex Bank	Va. Code Ann. § 34-4	1.00	3,000.00
interest in Guide Group, LLC	Va. Code Ann. § 34-4	1.00	Unknown
70% interest in Aaron Construction Co., Inc. (balance of stock owned by Matthew Hanratta)	Va. Code Ann. § 34-4	1.00	0.00
50% ownership interest in Elite Kitchen Designs, LLC	Va. Code Ann. § 34-4	1.00	0.00
interest in Hanratta Investments, Inc. (upon information and belief, this entity was wound down at some point prepetition)	Va. Code Ann. § 34-4	1.00	0.00
membership interest in Newline, LLC (upon information and belief, this entity was wound down at some point prepetition)	Va. Code Ann. § 34-4	1.00	0.00
Interests in Partnerships or Joint Ventures membership interest in CCBBR, LLC	Va. Code Ann. § 34-4	1.00	0.00
membership interest in ABKDH, LLC (ABKDH's primary asset is a 50% interest in Bermuda Bay, LLC, which is a debtor in a pending chapter 11 bankruptcy case)	Va. Code Ann. § 34-4	1.00	0.00
membership interest in BBMH, LLC	Va. Code Ann. § 34-4	1.00	0.00
Other Liquidated Debts Owing Debtor Including Tax Refund anticipated federal and state income tax refunds or tax attributes	Va. Code Ann. § 34-4	1.00	0.00

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
possible claim to security deposits held by debtors' rental agent, Carolina Designs Realty ("CDR"), for rental property located at 9427 Old Oregon Inlet Rd., Nags Head, NC. Upon information and belief, deposits for summer rentals total approximately \$50K+. Rental deposits may be subject to claims by holder of deed of trust lien against the property under assignment of rents clause or otherwise and may also be subject to claims of setoff by CDR. Upon information and belief, CDR may have also returned some deposits to prospective renters upon receipt of notice of foreclosure action by lender.	Va. Code Ann. § 34-4	1.00	Unknown
rents due on 9427 Old Oregon Inlet Rd., Nags Head, NC --- may be subject to assignment of rents clause in favor of lender secured by deed of trust against the property and/or claims of setoff by CDR (see entry re security deposits, above)	Va. Code Ann. § 34-4	1.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2004 BMW X5 automobile with 100K+ miles (current estimated value is based upon Kelley Blue Book trade value for good condition; retail for excellent condition per same source approximately 16K)	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(8)	1.00 2,000.00	12,500.00
Debtor's interest in 2004 Lexus LX 470 automobile with 200K miles (current estimated value is based upon 1/2 the Kelley Blue Book trade value for fair condition --- \$12,775.00; retail for excellent condition per same source approximately 22,800). Joint owner is Aaron Construction, Inc.	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(7)	1.00 6,387.50	6,387.50
2006 Hyundai Santa Fe automobile with 100,850 miles (current estimated value is based upon Kelley Blue Book trade value for good condition; retail for excellent condition per same source approximately \$12,150.00).	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(8)	1.00 2,000.00	9,175.00
1997 GMC Sierra pick-up with approximately 167K mi. Used as farm vehicle. Vehicle is officially titled to debtor's son, however son tendered title certificate to debtor, Robert Hanratta, who currently holds title certificate.	Va. Code Ann. § 34-4	1.00	2,900.00
Office Equipment, Furnishings and Supplies office furniture and equipment used in business	Va. Code Ann. § 34-4	1.00	765.00
Animals household pets (dog and cat)	Va. Code Ann. § 34-26(5) Va. Code Ann. § 34-4	100% 1.00	0.00

Sheet 3 of 4 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Robert J. Hanratta,
Kerry F. Hanratta**

Case No. 11-33907-DOT

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Farming Equipment and Implements			
manure spreader; bush hog; 2006 tractor; lawn mower	Va. Code Ann. § 34-4	1.00	2,000.00
Other Personal Property of Any Kind Not Already Listed			
property acquired within 180 days of filing bankruptcy through gift, inheritance, devise, life insurance proceeds, or property settlement agreement or court order pursuant to a divorce or separation	Va. Code Ann. § 34-4	1.00	0.00
prepetition wages payable postpetition	Va. Code Ann. § 34-4 Va. Code Ann. § 34-29	1.00 75%	Unknown
any recoveries of prepetition or postpetition involuntary transfers effected by attachment and/or payment of judgments or other claims	Va. Code Ann. § 34-4	1.00	Unknown
Health Savings Account (through Merryl Lynch)	Va. Code Ann. § 34-4	1.00	45.00

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. 11-33907-DOT

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.						
C & F Bank Attn: Bankruptcy Dept 1400 Alverser Drive Midlothian, VA 23113	H	First Deed of Trust Unimproved real property located at 3310 Scarlet Oaks, Powhatan, VA (tax assessed value is \$136.7K); property has been listed for sale for over 1 year prepetition; current asking price is \$139K (reduced from \$149K). Asking price was reduced			99,970.00	Unknown
Value \$		Unknown				
Account No.	J	9/07 Deed of Trust (2nd) Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1,449.9MM; Zillow.com value: \$1,571MM); property has been listed within the last 6 months prepetition for			384,000.00	384,000.00
Value \$		1,449,900.00				
Account No.		Essex Bank c/o Jason Klausing 2120 Baldwin Ave. Crofton, MD 21114				
Representing: Essex Bank		Value \$				
Account No.		Essex Bank c/o Patricia Wood, Esq. 1802 Bayberry Ct., #200 Richmond, VA 23226				
Representing: Essex Bank		Value \$				
3 continuation sheets attached		Subtotal (Total of this page)			483,970.00	

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors**,**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.							
Essex Bank Attn: Bankruptcy Dept. 10509 Judicial Drive Fairfax, VA 22030	J		1st Deed of Trust Unimproved real property located in Tucker Co., WV (Timberline Ski Resort); Lot No. 48, Winterset Property had been listed prepetition for \$118K and debtors received no offers; tax assessed value is \$63K (jurisdiction in which property is located)			107,000.00	2,000.00
Value \$			105,000.00				
Account No.							
Representing: Essex Bank			Essex Bank c/o David Browne, Esq. 1802 Bayberry Ct., #200 Richmond, VA 23226				
Value \$							
Account No.							
First Horizon 4000 Horizon Way Irving, TX 75063	X J		First Deed of Trust Real property and improvements located thereon at 1800 A-1 St. David, Kill Devil Hills, NC (tax assessed value is \$337,000; Zillow.com value: \$(unavailable) (rental property) --- based upon their information and belief about the current market value)			307,000.00	57,000.00
Value \$			250,000.00				
Account No.							
Goochland County Treasurer PO Box 188 Goochland, VA 23063	J		2010 real estate taxes Statutory Lien Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1,449.9MM; Zillow.com value: \$1,571MM); property has been listed within the last 6 months prepetition for			4,600.00	0.00
Value \$			1,449,900.00				
Account No.							
Powhatan County Treasurer PO Box 87 Powhatan, VA 23139	J		2009-2010 real property taxes Statutory Lien Unimproved real property located at 3310 Scarlet Oaks, Powhatan, VA (tax assessed value is \$136.7K); property has been listed for sale for over 1 year prepetition; current asking price is \$139K (reduced from \$149K). Asking			2,600.00	Unknown
Value \$			Unknown				
Sheet <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)		421,200.00	

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors**,**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.						
SunTrust Bank Attn: Bankruptcy Dept. 1445 Research Road Rockville, MD 20850	J		First Deed of Trust Real property and improvements located thereon at 7335 Cornus Ave., Chesterfield, VA (tax assessed value is \$292.4K; Zillow.com value: \$237,300.00 (rental property); property was recently listed for \$249,950.00 (debtors received a short sa			
			Value \$ 240,000.00		293,958.00	53,958.00
Account No.						
Wells Fargo Bank Attn: Bankruptcy Dept. PO Box 2248 Jacksonville, FL 32203	J		Deed of Trust (1st) Real property and improvements located thereon at 9427 Old Oregon Inlet Road, Nags Head, NC (tax assessed value is \$4,415,600.00; Zillow.com value: \$2,932,200) (rental property)—property was sold for \$1,339,000.00 at foreclosure sale on 6			
			Value \$ 2,932,200.00		2,321,000.00	0.00
Account No.						
Representing: Wells Fargo Bank			Richard J. Kania 600-A CentreparkDrive Asheville, NC 28805			
			Value \$			
Account No. xxxx-xxxx-xxxx-6220						
Wells Fargo Bank, N.A. Attn: Bankruptcy Dept. PO Box 96074 Charlotte, NC 28296	J		Deed of Trust (2nd) Real property and improvements located thereon at 9427 Old Oregon Inlet Road, Nags Head, NC (tax assessed value is \$4,415,600.00; Zillow.com value: \$2,932,200) (rental property)—property was sold for \$1,339,000.00 at foreclosure sale on 6			
			Value \$ 2,932,200.00		501,000.00	0.00
Account No.						
Wells Fargo Bank, N.A. as Servicer for Wachovia Mtg Corp PO Box 10335 Des Moines, IA 50306	J		Deed of Trust (1st) Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1.449.9MM; Zillow.com value: \$1.571MM); property has been listed within the last 6 months prepetition for \$1.595MM			
			Value \$ 1,449,900.00		1,462,000.00	16,700.00

Sheet 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**4,577,958.00**

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT****Debtors****SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTIN GENT	UNLIQ UIDATE D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Representing: Wells Fargo Bank, N.A. as			Wachovia Mortgage Corp c/o Samuel I. White, PC 1804 Staples Mill Rd, Ste 200 Richmond, VA 23230					
			Value \$					
Account No.								
Representing: Wells Fargo Bank, N.A. as			Wachovia Mortgage Corp c/o Bierman, Geesing, et al 4520 East West Highway, #200 Bethesda, MD 20814					
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			0.00	
				Total (Report on Summary of Schedules)			5,483,128.00	

In re **Robert J. Hanratta,
Kerry F. Hanratta**

Case No. 11-33907-DOT

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Robert J. Hanratta,
Kerry F. Hanratta**

Case No. **11-33907-DOT**

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.							
Dare County Tax Dept 962 Marshall Collins Drive Manteo, NC 27954	J	Real Estate taxes; may also be secured by liens arising pursuant to NC law by against various real property located in NC and owned by debtors on the petition date listed schedule A				Unknown	Unknown
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)		0.00	0.00	
			Total (Report on Summary of Schedules)		0.00	0.00	

In re **Robert J. Hanratta,
Kerry F. Hanratta**

Case No. 11-33907-DOT

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		C O D E B O R	Husband, Wife, Joint, or Community	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I D A T E D	
Account No.					
Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113		X J	possible claim arising from joint and several judgment by Wachovia Bank against debtor and others, including this creditor		Unknown
Account No.					
Bank of Virginia 11730 Hull Street Road Midlothian, VA 23112		H	Newline, LLC debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise --- this debt may be at least partially secured by real and/or personal property owned by a third party		1,900,000.00
Account No.					
Representing: Bank of Virginia			Bank of Virginia c/o Robert Hill, Esq. 2425 Boulevard, #9 Colonial Heights, VA 23834		
Account No.					
Barthol Design Assoc 550 Southlake Blvd Richmond, VA 23236		X H	Villas at Dogwood,/Dogwood Villas, LLC debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise; approx. \$140K owed to Barthol Designs; \$425K owed to David Barthol individually		565,000.00
Subtotal (Total of this page)					2,465,000.00

6 continuation sheets attached

Subtotal
(Total of this page)

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT X	UNLIQUIDATED X	DISPUTED X	AMOUNT OF CLAIM
Account No.							
Representing: Barthol Design Assoc		David Barthol 550 Southlake Blvd Richmond, VA 23236					
Account No.							
Carolina Designs Realty 1197 Duck Road Duck, NC 27949	J	possible claims arising under agency & management agreement (CDR is property manager and rental agent for debtors' real property at 9427 Old Oregon Inlet Rd., Nags Head, NC pursuant to written agmt. Subject to setoff.		X	X	X	Unknown
Account No.							
Currituck Co. Water Dept. 444 Maple Road Maple, NC 27956	J	utilities (water) -- may have been statutory lien against property paid at closing of debtor's short sale of 500 Conch Crescent property					1,315.00
Account No. various							
Dominion Power PO Box 26666 Richmond, VA 23261	J	utilities (connected to Va. properties and NC properties)					5,000.00
Account No.							
Draper Aden Associates c/o Transworld Systems 1608 Spring Hill Rd. #410 Vienna, VA 22182	H	Aaron Constuction debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise					3,500.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				9,815.00

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT**

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.						
Enviro-Tech PO Box 69 Harbinger, NC 27941	J					578.00
Account No.						
Essex Bank Attn: Bankruptcy Dept. 10509 Judicial Drive Fairfax, VA 22030	J	Aaron Construction, Inc. debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise				287,723.00
Account No.						
First Capital Bank One James Center 901 E. Cary Street, Suite 100 Richmond, VA 23219	H	Bermuda Bay, LLC/ABKDH, LLC debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise --- this debt may be at least partially secured by real and/or personal property owned by a third party				3,100,000.00
Account No.						
First South Bank 1311 Carolina Ave. PO Box 2047 Washington, NC 27889	J	deficiency owing after disposition of collateral for line of credit				312,200.00
Account No.						
Greywolf Investments 7417 Hoofprint Lane Mechanicsville, VA 23111	X H	Dogwood Villas, Inc. debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise				175,000.00
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,875,501.00

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT X J	UNLIQUIDATED X J	DISPUTED X J	AMOUNT OF CLAIM
						Account No.
Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	X J	possible claim arising from joint and several judgment by Wachovia Bank against debtor and others, including this creditor				Unknown
Account No.						
Leroy Anderson, Jr. c/o Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	X J	possible claim arising from joint and several judgment by Wachovia Bank against debtor and others, including this creditor				Unknown
Account No.						
Oikos Roofing & Siding 8435 Glazebrook Ave. Richmond, VA 23228	H	Aaron Construction debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise				15,000.00
Account No.						
Outer Banks Heating & Cooling PO Box 1415 Nags Head, NC 27959	J	repair and/or maintenance work				5,530.00
Account No.						
Pleasans Hardware c/o Paladin Commercial Group 3124 S. Parker Rd. #A2-119 Aurora, CO 80014	H	Aaron Construction debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise				6,000.00
Sheet no. <u>3</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			26,530.00

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						342.00
Account No.	J	utilities (water); may constitute a statutory lien against certain real property of the debtor under NC law				
Southern Outer Banks Water 444 Maple Road Maple, NC 27956						
Account No.	H	Dogwood Villas, Inc. debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise				641,000.00
Swift Creek Ventures 10132-C Hull Street Midlothian, VA 23112						
Account No. xxxxxx3001	J	utilities (water); may constitute a statutory lien against certain real property of the debtor under NC law				660.00
Town of Nags Head PO Box 99 Nags Head, NC 27959						
Account No.	J	Dogwood Villas, Inc. debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise				3,200,000.00
Union First Market Bank 111 Virginia Street, Suite 200 Richmond, VA 23219						
Account No.		Union First Bank c/o William K. Lewis, Esq. 701 East Franklin St., #1200 Richmond, VA 23219				
Representing: Union First Market Bank						
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,842,002.00

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						19,720.00
Account No.						
USAA Savings Bank Attn: Bankruptcy Dept. PO Box 65020 San Antonio, TX 78265	J	credit card or revolving credit account (debtors informed and believe that last date used was over 12 months prepetition)				
Account No.						
Virginia Business Bank 9020 Stony Point Pkwy Suite 225 Richmond, VA 23235	X H	judgment against debtor and others arising from debtor's guaranty of Bermuda Bay, LLC/ABKDH, LLC debt				1,100,000.00
Account No.						
Representing: Virginia Business Bank		Virginia Business Bank c/o James Olmstead, Esq. 411 E. Franklin St., #600 Richmond, VA 23219				
Account No.						
Representing: Virginia Business Bank		Virginia Business Bank c/o Wolcott, Rivers, et al. 301 Bendix Rd., Suite 500 Virginia Beach, VA 23452				
Account No.						
Wachovia Bank, N.A. Attn: Bankruptcy Dept. PO Box 96074 Charlotte, NC 28296	X H	judgment against debtor and others arising from debtor's guaranty of Bermuda Bay, LLC/ABKDH, LLC debt				4,600,000.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			5,719,720.00

In re **Robert J. Hanratta,
Kerry F. Hanratta**Case No. **11-33907-DOT**

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Representing: Wachovia Bank, N.A.		Wachovia Bank, N.A. c/o Kutak Rock LLP 1111 E. Main St., 8th Floor Richmond, VA 23219				
Account No.						
Wellborn Forest Products c/o Ethan & Associates 800 N, Causeway Blvd. 3rd Flr Mandeville, LA 70448	H	Elite Kitchen Design debt for which, upon information and belief, debtor may be obligated as guarantor or otherwise				10,000.00
Account No.						
Account No.						
Account No.						
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			10,000.00
			Total (Report on Summary of Schedules)			15,948,568.00

In re **Robert J. Hanratta,
Kerry F. Hanratta** Case No. **11-33907-DOT**

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Carolina Designs Realty
1197 Duck Road
Duck, NC 27949**

**property management and rental agency
agreement**

Simpson Property Group

**Residential property lease (for Apartment 1527,
1000 Sommerworth Lane, Richmond, VA) -- one
year term**

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Robert J. Hanratta,
Kerry F. Hanratta**

Case No. 11-33907-DOT

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ABKDH, LLC	Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
ABKDH, LLC	Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
ABKDH, LLC	Leroy Anderson, Jr. c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
ABKDH, LLC	Barthol Design Assoc 550 Southlake Blvd Richmond, VA 23236
Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113 co-debtor is jointly liable for approx. \$690K of amount owed by debtor (attorney's fees)	Wachovia Bank, N.A. Attn: Bankruptcy Dept. PO Box 96074 Charlotte, NC 28296
Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Leroy Anderson, Jr. c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
Bermuda Bay, LLC	Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
Bermuda Bay, LLC	Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
Bermuda Bay, LLC	Leroy Anderson, Jr. c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113

In re **Robert J. Hanratta,
Kerry F. Hanratta** Case No. 11-33907-DOT

Debtors

SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Bermuda Bay, LLC	Barthol Design Assoc 550 Southlake Blvd Richmond, VA 23236
Dogwood Villas, Inc.	Greywolf Investments 7417 Hoofprint Lane Mechanicsville, VA 23111
Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113 co-debtor is jointly liable for approx. \$690K of amount owed by debtor (attorney's fees)	Wachovia Bank, N.A. Attn: Bankruptcy Dept. PO Box 96074 Charlotte, NC 28296
Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Leroy Anderson, Jr. c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Virginia Business Bank 9020 Stony Point Pkwy Suite 225 Richmond, VA 23235
Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Barthol Design Assoc 550 Southlake Blvd Richmond, VA 23236
Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	First Horizon 4000 Horizon Way Irving, TX 75063
Leroy Anderson, Jr. c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113 co-debtor is jointly liable for approx. \$690K of amount owed by debtor (attorney's fees)	Wachovia Bank, N.A. Attn: Bankruptcy Dept. PO Box 96074 Charlotte, NC 28296
Leroy Anderson, Jr. c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Anderson Family Trust c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113
Leroy Anderson, Jr. c/o of Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113	Leroy Anderson, III 30 Bellona Arsenal Midlothian, VA 23113

Sheet 1 of 1 continuation sheets attached to the Schedule of Codebtors

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtors received approx. \$76K in net rental income in 2011(prepetition). They don't expect to receive any add'l rental income, as the source properties either are in foreclosure or have been sold at foreclosure and there may be claims to any rent not received by secured lenders &/or management co. (see Schedule B).

Co-debtor Kerry commenced employment with current employer approx. 30 days prepetition & income figures reflected above are based on her average income to date. Her income is based partly on commission & she expects income increases as her opportunities to earn commissions increase.

Debtor Robert has no current income, but hopes to commence multiple construction projects in the near future which will generate income for him.

In re _____

Robert J. Hanratta
Kerry F. HanrattaCase No. **11-33907-DOT**

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,125.00
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>
b. Is property insurance included?	Yes <u> </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ 50.00
b. Water and sewer	\$ 24.00
c. Telephone	\$ 0.00
d. Other <u>telephone and cable bundle</u>	\$ 95.00
3. Home maintenance (repairs and upkeep)	\$ 20.00
4. Food	\$ 250.00
5. Clothing	\$ 10.00
6. Laundry and dry cleaning	\$ 0.00
7. Medical and dental expenses	\$ 10.00
8. Transportation (not including car payments)	\$ 280.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 10.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 9.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 0.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ 0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)	
a. Auto	\$ 0.00
b. Other	\$ 0.00
c. Other	\$ 0.00
d. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other _____ Other _____	\$ 0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1,883.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: Some living expenses reflected above are projected --- debtors have insufficient income to make some of them as of the petition date. Health & auto ins. payments are projected -- prepetition, debtors paid in full for policies which cover them through year end, 2011, and they therefore will not have these expenses until 2012. debtors expect certain living expenses to increase when/if they have the necessary income to make them	
20. STATEMENT OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$ 768.97
b. Total monthly expenses from Line 18 above	\$ 3,943.00

c. Monthly net income (a. minus b.)

\$ **-3,174.03**

In re **Robert J. Hanratta**
Kerry F. HanrattaCase No. **11-33907-DOT**

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 850.00
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ 200.00
b. Water and sewer		\$ 0.00
c. Telephone		\$ 120.00
d. Other		\$ 0.00
3. Home maintenance (repairs and upkeep)		\$ 20.00
4. Food		\$ 250.00
5. Clothing		\$ 100.00
6. Laundry and dry cleaning		\$ 20.00
7. Medical and dental expenses		\$ 100.00
8. Transportation (not including car payments)		\$ 300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 0.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 50.00
b. Life		\$ 0.00
c. Health		\$ 0.00
d. Auto		\$ 0.00
e. Other		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$ 0.00
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
a. Auto		\$ 0.00
b. Other		\$ 0.00
c. Other		\$ 0.00
d. Other		\$ 0.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 50.00
17. Other		\$ 0.00
Other		\$ 0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 2,060.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:		
Some living expenses reflected above are projected --- debtors have insufficient income to make some of them as of the petition date. Health & auto ins. payments are projected -- prepetition, debtors paid in full for policies which cover them through year end, 2011, and they therefore will not have these expenses until 2012.		
Debtors expect certain living expenses to increase when/if they have the necessary income to make them		

Official Form 6-Decl.
(10/05)

**United States Bankruptcy Court
Eastern District of Virginia**

In re Robert J. Hanratta
Kerry F. Hanratta

Debtor(s)

Case No. 11-33907-DOT
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets [*total shown on summary page plus 2*], and that they are true and correct to the best of my knowledge, information, and belief.

Date August 15, 2011

Signature /s/ Robert J. Hanratta
Robert J. Hanratta
Debtor

Date August 15, 2011

Signature /s/ Kerry F. Hanratta
Kerry F. Hanratta
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Robert J. Hanratta
Kerry F. Hanratta**

Debtor(s)

Case No. **11-33907-DOT**
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2011 YTD (Robert) --- no income from employment or operation of business
\$1,764.00	2011 YTD (Kerry) --- employment
\$85,315.00	2010 (Robert) --- Elite Kitchen Design
\$85,315.00	2009 (Robert) -- Elite Kitchen Design
\$0.00	2009-2010 (Robert) -- losses from various entities
\$0.00	2009-2010 (Kerry) -- no income from op. of business or employment

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$184,609.00	2009 net rental income
\$176,238.00	2010 net rental income
\$76,000.00	2011 net rental income YTD

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Wells Fargo Bank, N.A. as PO Box 10335 Des Moines, IA 50306	payment was to a secured creditor via transfer referenced in SOFA 10, below	\$2,150,000.00	\$378,000.00
First South Bank 1311 Carolina Ave. PO Box 2047 Washington, NC 27889	6/7/11 (payment made to this creditor, a 2d DOT holder, via transfer referenced in SOFA 10, below)	\$34,600.00	\$312,200.00
Union First Market Bank 111 Virginia Street, Suite 200 Richmond, VA 23219	6/7/11 (payment made to this creditor, a 3d DOT holder, via transfer referenced in SOFA 10, below)	\$30,000.00	\$100,000.00
First South Bank 1311 Carolina Ave. PO Box 2047 Washington, NC 27889	March and April of 2011; creditor swept "interest reserve" account containing rents subject to an assignment of rents clause	\$3,600.00	\$305,000.00

None ■ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Essex Bank v. Robert & Kerry Hanratta; CL11-81	breach of note/on guarantee	Goochland Circuit Court	pending
Petition for Hearing on Foreclosure	Foreclosure on 9427 Old Oregon Inlet Rd., Nags Head, NC	Dare County Superior Court, Manteo, NC	pending
Wachovia Bank, N.A. v. Leroy L. Anderson, et al. (including Robert J. Hanratta, Jr.) 3:09CV630	breach of note/on guaranty	U.S. District Court (EDVA-Richmond)	judgment entered 8/19/10 for plaintiff against debtor for \$3.3MM plus attorney's fees totaling \$596K
Virginia Business Bank v. Robert J. Hanratta; CL10- 3654-1	breach of note/guaranty	City of Richmond Circuit Court	judgment for plaintiff on 8/24/10 for \$1.013MM plus \$252K attorney's fees

None ■ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

None ■ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Spinella, Owings & Shaia, P.C. 8550 Mayland Dr Richmond, VA 23294	3/10/11	\$1,000.00
McDonald, Sutton & DuVal, PLC VISTAS II 5516 Falmouth Street, Suite 108 Richmond, VA 23230	paid in full before filing	\$4,649.00 - attorney's fees; \$299.00 - filing fee \$52.00 homestead deed recording fees

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1570 Millers Lane Manakin-Sabot, VA 23103	Robert J. Hanratta, Jr.	through 2010

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER	I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Aaron Construction, Inc.		6529	14411 Justice Rd., SuiteA Midlothian, VA 23113	construction	1999-present
Elite Kitchen Design, LLC		5152	1411 Justice Rd., SuiteA Midlothian, VA 23113	contracting	2008-present
Newline		7291		investment capital	
Hanratta Investments		1624		holding company for office building	
CCBBR, LLC		7319	30 Bellona Arsenal Rd Midlothian, VA 23113	developmen (part of Bermuda Bay project); rentals on 28 townhouses	2008-present
ABKDH, LLC		1037	30 Bellona Arsenal Rd. Midlothian, VA 23113	development (part of Bermuda Bay project)	2003 - present
BBMH, LLC		9597	30 Bellona Arsenal Midlothian, VA 23113	development (entity owns model home in Nags Head, NC that is in rental program)	2005 - present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
Hanratta Investments	
CCBBR, LLC	30 Bellona Arsenal Rd Midlothian, VA 23113
ABKDH, LLC	30 Bellona Arsenal Rd. Midlothian, VA 23113
BBMH, LLC	30 Bellona Arsenal Midlothian, VA 23113

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None
a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Mark Jones & Associates
6802 Paragon Place, Suite 440
Richmond, VA 23230

**DATES SERVICES RENDERED
1997-2011**

None ■ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME _____ ADDRESS _____

DATES SERVICES RENDERED

None ■ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME _____ **ADDRESS** _____

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS _____ DATE ISSUED _____

**C & F Bank
Attn: Bankruptcy Dept
1400 Alverser Drive
Midlothian, VA 23113**

**Union First Market Bank
111 Virginia Street, Suite 200
Richmond, VA 23219**

**Wells Fargo Bank
Attn: Bankruptcy Dept.
PO Box 2248
Jacksonville, FL 32203**

**Wachovia Bank, N.A.
Attn: Bankruptcy Dept.
PO Box 96074
Charlotte, NC 28296**

**Essex Bank
Attn: Bankruptcy Dept.
10509 Judicial Drive
Fairfax, VA 22030**

**Bank of Virginia
11730 Hull Street Road
Midlothian, VA 23112**

**Virginia Business Bank
9020 Stony Point Pkwy
Suite 225
Richmond, VA 23235**

NAME AND ADDRESS

First Capital Bank
One James Ctr.
901 E. Cary St., Suite 100
Richmond, VA 23219

Towne Bank
1 Old Oyster Point Rd.
Suite 300
Newport News, VA 23602

DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 15, 2011

Signature /s/ Robert J. Hanratta
Robert J. Hanratta
Debtor

Date August 15, 2011

Signature /s/ Kerry F. Hanratta
Kerry F. Hanratta
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Robert J. Hanratta
Kerry F. Hanratta**

Debtor(s)

Case No. **11-33907-DOT**
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Unimproved real property located at 3310 Scarlet Oaks, Powhatan, VA (tax assessed value is \$136.7K); property has been listed for sale for over 1 year prepetition; current asking price is \$139K (reduced from \$149K). Asking price was reduced	C & F Bank	X			
Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1.449.9MM; Zillow.com value: \$1.571MM); property has been listed within the last 6 months prepetition for \$1.595MM	Essex Bank	X			
Unimproved real property located in Tucker Co., WV (Timberline Ski Resort); Lot No. 48, Winterset	Essex Bank	X			
Property had been listed prepetition for \$118K and debtors received no offers; tax assessed value is \$63K (jurisdiction in which property is located)					
Real property and improvements located thereon at 1800 A-1 St. David, Kill Devil Hills, NC (tax assessed value is \$337,000; Zillow.com value: \$(unavailable) (rental property) --- based upon their information and belief about the current market value)	First Horizon	X			
Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1.449.9MM; Zillow.com value: \$1.571MM); property has been listed within the last 6 months prepetition for \$1.595MM	Goochland County Treasurer	X			

Form 8 Cont.
(10/05)

In re **Robert J. Hanratta**
Kerry F. Hanratta

Case No. **11-33907-DOT**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Unimproved real property located at 3310 Scarlet Oaks, Powhatan, VA (tax assessed value is \$136.7K); property has been listed for sale for over 1 year prepetition; current asking price is \$139K (reduced from \$149K). Asking price was reduced	Powhatan County Treasurer	X			
Real property and improvements located thereon at 7335 Cornus Ave., Chesterfield, VA (tax assessed value is \$292.4K; Zillow.com value: \$237,300.00)(rental property); property was recently listed for \$249,950.00 (debtors received a short sa	SunTrust Bank	X			
Real property and improvements located thereon at 9427 Old Oregon Inlet Road, Nags Head, NC (tax assessed value is \$4,415,600.00; Zillow.com value: \$2,932,200) (rental property)--property was sold for \$1,339,000.00 at foreclosure sale on 6	Wells Fargo Bank	X			
Real property and improvements located thereon at 9427 Old Oregon Inlet Road, Nags Head, NC (tax assessed value is \$4,415,600.00; Zillow.com value: \$2,932,200) (rental property)--property was sold for \$1,339,000.00 at foreclosure sale on 6	Wells Fargo Bank, N.A.	X			
Real property and improvements located thereon at 1570 Millers Lane, Manakin-Sabot, VA (tax assessed value is \$1.449.9MM; Zillow.com value: \$1.571MM); property has been listed within the last 6 months prepetition for \$1.595MM	Wells Fargo Bank, N.A. as	X			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Form 8 Cont.
(10/05)

In re **Robert J. Hanratta**
Kerry F. Hanratta

Case No. **11-33907-DOT**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

Date August 15, 2011

Signature /s/ Robert J. Hanratta

Robert J. Hanratta
Debtor

Date August 15, 2011

Signature /s/ Kerry F. Hanratta

Kerry F. Hanratta
Joint Debtor

**United States Bankruptcy Court
Eastern District of Virginia**

In re: Robert J. Hanratta and Kerry F. Hanratta

Case No.: 11-33907-DOT
Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....\$ hourly fee
Prior to the filing of this statement I have received.....\$ 4,653.00
Balance Due.....\$ unknown

2. \$ 299.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:

Debtor Other (specify)

4. The source of compensation to be paid to me is:

Debtor Other (specify) **See #6 and #7 below**

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Other provisions as needed:

For disclosed fee, attorney has agreed to perform only those services described above in 6a – 6c. Necessary amendments, modifications of any kind, representation at any adjourned 11 USC 341 meetings are not included disclosed fee. Representation for any additional aspects of case offered only to extent that adequate financial arrangements to satisfaction of attorney made by debtor. Any services beyond those expressly noted herein to be performed at billing rate of \$315.00/hour for Principal Attorney; \$200.00/hour for Associates and \$85.00/hour for Paralegals. Once services and/or costs expended exceed amounts paid by debtor, attorney has no further contractual obligation to provide legal services or costs, and attorney is, at his or her option, and to the extent allowed by law, deemed discharged and released by debtor. Amount disclosed as received is exclusive of costs paid by Debtor – see SOFA #9 for amounts applied to costs.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

For disclosed fee, attorney has agreed to perform only those services described above in 6a – 6c. Necessary amendments, modifications of any kind, representation at any adjourned 11 USC 341 meetings are not included disclosed fee. Representation for any additional aspects of case offered only to extent that adequate financial arrangements to satisfaction of attorney made by debtor. Any services beyond those expressly noted herein to be performed at billing rate of \$315.00/hour for Principal Attorney; \$200.00/hour for Associates and \$85.00/hour for Paralegals. Once services and/or costs expended exceed amounts paid by debtor, attorney has no further contractual obligation to provide legal services or costs, and attorney is, at his or her option, and to the extent allowed by law, deemed discharged and released by debtor.

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

8/01/11
Date

/s/ Kevin A. Lake
Kevin A. Lake, Esquire 34286
McDonald, Sutton & DuVal, PLC
5516 Falmouth Street, Suite 108
Richmond, Virginia 23230
(804) 643-0000
(804) 788-4427 facsimile